

## GENERAL INSURANCE STATISTICS, 1939-40 - COMPANIES OPERATING 105 (103).

During the year there was a decrease in claims for losses by fire due primarily to the heavy bush fires in 1938-39, whereas the losses due to hail increased on the previous year £6,826 (£2,148). The premiums for motor car insurance were abnormally high in 1938-39 because of the adjustment of maturity dates of policies due to the operation of the Road Traffic Act. This is reflected in the percentage of claims to premiums.

## I. RETURN FOR YEAR ENDED JUNE 30, 1940.

Class of Risk	Net Premiums	Net Claims	Commsn. Agent's Charges	Other Expenses (Sal.&c)	Total Expenditure
	£	£	£	£	£
Fire	435,016	79,846	70,113	136,829	286,788
Motor Car & Cycle (a)	395,124	233,042	46,212	100,208	379,462
Workmen's Compensation	188,442	109,006	20,562	51,417	180,985
Marine	91,119	17,539	9,739	23,362	50,640
Personal Accident	47,535	15,502	9,549	10,481	35,532
Plate Glass	10,064	2,476	1,567	2,942	6,985
Guarantee	6,606	961	1,117	1,560	3,638
Loss of Profits	12,253	583	1,897	3,338	5,818
Livestock	2,370	1,465	367	558	2,390
Public Risk, Third Party	9,571	2,231	1,365	2,748	6,344
Hailstone	10,495	6,826	1,838	3,413	12,077
Burglary	8,785	1,429	1,303	2,424	5,156
Householders' Comprehensive	26,685	2,213	3,519	7,736	13,468
Other	32,163	19,912	2,669	3,626	26,207
Total 1939-40	1,276,228	493,031	171,817	350,642	1,015,490
" 1938-39	1,245,391	488,797	168,324	347,719	1,004,840
Increase	30,837	4,234	3,493	2,923	10,650

Other Revenue £15,717 (£18,015).

## II. PREMIUMS. £1,276,228 (£1,245,391), Increase £30,837.

Year	Fire	Motor Car & Cycle (a)	Workmen's Compensation	Marine	Personal Accident	Other	Total
1939-40	435,016	395,124	188,442	91,119	47,535	118,992	1,276,228
1938-39	406,983	421,052	186,605	75,544	47,008	108,199	1,245,391
Increase	28,033	-25,928	1,837	15,575	527	10,793	30,837

## III. CLAIMS. £493,031 (£488,797), Increase £4,234.

1939-40	79,846	233,042	109,006	17,539	15,502	38,096	493,031
1938-39	106,672	219,096	105,407	10,330	16,760	30,532	488,797
Increase	-26,826	13,946	3,599	7,209	-1,258	7,564	4,234

## IV. TOTAL CLAIMS AND EXPENSES £1,015,490 (£1,004,840), Inc. £10,650

1939-40	286,788	379,462	180,985	50,640	35,532	82,083	1,015,490
1938-39	310,747	371,387	177,254	39,744	36,449	69,259	1,004,840
Increase	-23,959	8,075	3,731	10,896	-917	12,824	10,650

## V. PERCENTAGE OF CLAIMS AND EXPENSES TO PREMIUMS RECEIVED.

	%	%	%	%	%	%	%
1939-40	66	96	96	56	75	69	80
1938-39	76	88	95	53	78	63	80

(a) Motor Car & Cycle - Including Compulsory Third Party Insurance.

Statistical Office,

ADELAIDE.

15th October, 1940.

A. W. BOWDEN,  
GOVERNMENT STATIST.